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|--|--|--|-------------|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Paul Edward Zondlak, Patricia Jo Zondlak | |
| Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) | | | |
| Location Where Filed: NONE | | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) | | | |
| Name of Debtor: NONE | | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| Signatures | | | |
| Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Paul Edward Zondlak _____ Signature of Debtor X /s/ Patricia Jo Zondlak _____ Signature of Joint Debtor _____ Telephone Number (If not represented by attorney) 10/13/2005 _____ Date | | Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | |
| Signature of Attorney X /s/ Randall L. Frank _____ Signature of Attorney for Debtor(s) Randall L. Frank, P33189 _____ Printed Name of Attorney for Debtor(s) / Bar No. Randall Frank _____ Firm Name 916 Washington Ave. Suite 310 _____ Address Bay City, MI 48708 _____ (989) 893-2461 _____ Telephone Number 10/13/2005 _____ Date | | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X /s/ Randall L. Frank 10/13/2005 _____ Signature of Attorney for Debtor(s) Date | |
| Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Not Applicable _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date | | Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No | |
| Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Not Applicable _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X Not Applicable _____ Signature of Bankruptcy Petition Preparer _____ Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. | | | |

United States Bankruptcy Court Eastern District of Michigan

In re **Paul Edward Zondlak**

Patricia Jo Zondlak

Case No.

Chapter **7**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|---------------|---------------|---------------|-------------|
| A - Real Property | YES | 1 | \$ 247,000.00 | | |
| B - Personal Property | YES | 3 | \$ 13,050.00 | | |
| C - Property Claimed as Exempt | YES | 1 | | | |
| D - Creditors Holding Secured Claims | YES | 1 | | \$ 141,000.00 | |
| E - Creditors Holding Unsecured Priority Claims | YES | 2 | | \$ 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | YES | 10 | | \$ 81,129.67 | |
| G - Executory Contracts and Unexpired Leases | YES | 1 | | | |
| H - Codebtors | YES | 1 | | | |
| I - Current Income of Individual Debtor(s) | YES | 1 | | | \$ 6,290.00 |
| J - Current Expenditures of Individual Debtor(s) | YES | 1 | | | \$ 7,020.00 |
| Total Number of sheets in ALL Schedules ➤ | | 22 | | | |
| Total Assets ➤ | | | \$ 260,050.00 | | |
| Total Liabilities ➤ | | | | \$ 222,129.67 | |

In re: Paul Edward Zondlak Patricia Jo Zondlak , Case No. _____
Debtor (If known)

SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--|--|--------------------------------------|---|-------------------------------|
| Business | Land Contract | J | \$ 97,000.00 | \$ 97,000.00 |
| Residence | Fee Simple | W | \$ 150,000.00 | \$ 141,000.00 |
| Total > | | | \$ 247,000.00 | |

(Report also on Summary of Schedules.)

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--|-----------------------------------|---|
| 1. Cash on hand | | Cash | J | 50.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Citizens | J | 25.00 |
| | | Citizens Checking | W | 100.00 |
| | | Communications Family C U | W | 100.00 |
| | | National City | H | 200.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Household goods | J | 3,000.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Clothing | J | 2,000.00 |
| 7. Furs and jewelry. | | Wedding rings | J | 1,000.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Snowboard | J | 75.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | 401 K not property of estate | W | 2,200.00 |
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | X | | | |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize. | | 70% owner of Gutter Wizards, Inc. | J | 100.00 |

In re **Paul Edward Zondlak**

Debtor

Patricia Jo Zondlak

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--------------------------------------|-----------------------------------|---|
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 14. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | X | | | |
| 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 22. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1996 GMC Suburban | W | 2,000.00 |
| | | Motorhome | J | 0.00 |
| 24. Boats, motors, and accessories. | | 32' Race Trailers | J | 1,000.00 |
| 25. Aircraft and accessories. | X | | | |
| 26. Office equipment, furnishings, and supplies. | | Computer | J | 200.00 |

In re Paul Edward Zondlak , Case No. _____
Debtor Patricia Jo Zondlak (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|----------|--------------------------------------|-----------------------------------|---|
| 27. Machinery, fixtures, equipment and supplies used in business. | X | | | |
| 28. Inventory. | X | | | |
| 29. Animals. | X | | | |
| 30. Crops - growing or harvested. Give particulars. | X | | | |
| 31. Farming equipment and implements. | X | | | |
| 32. Farm supplies, chemicals, and feed. | X | | | |
| 33. Other personal property of any kind not already listed. Itemize. | | 2 garden tractors | J | 1,000.00 |
| <u>2</u> continuation sheets attached Total ➤ | | | | \$ 13,050.00 |

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Paul Edward Zondlak Patricia Jo Zondlak, Case No. _____
Debtor. (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS |
|-----------------------------------|--|----------------------------|--|
| 1996 GMC Suburban | 11 USC § 522(d)(2) | 2,000.00 | 2,000.00 |
| 2 garden tractors | 11 USC § 522(d)(5) | 1,000.00 | 1,000.00 |
| 32' Race Trailers | 11 USC § 522(d)(5) | 1,000.00 | 1,000.00 |
| 401 K not property of estate | 11 USC § 522(d)(10)(E) | 0.00 | 2,200.00 |
| 70% owner of Gutter Wizards, Inc. | 11 USC § 522(d)(10)(E) | 100.00 | 100.00 |
| Business | 11 USC § 522(d)(5) 11 USC § 522(d)(1) | 5,100.00 27,900.00 | 97,000.00 |
| Cash | 11 USC § 522(d)(5) | 50.00 | 50.00 |
| Citizens | 11 USC § 522(d)(5) | 25.00 | 25.00 |
| Citizens Checking | 11 USC § 522(d)(5) | 100.00 | 100.00 |
| Clothing | 11 USC § 522(d)(3) | 2,000.00 | 2,000.00 |
| Communications Family C U | 11 USC § 522(d)(5) | 100.00 | 100.00 |
| Computer | 11 USC § 522(d)(5) | 200.00 | 200.00 |
| Household goods | 11 USC § 522(d)(3) | 3,000.00 | 3,000.00 |
| Motorhome | 11 USC § 522(d)(5) | 0.00 | 0.00 |
| National City | 11 USC § 522(d)(5) | 200.00 | 200.00 |
| Residence | 11 USC § 522(d)(1) | 9,000.00 | 150,000.00 |
| Snowboard | 11 USC § 522(d)(5) | 75.00 | 75.00 |
| Wedding rings | 11 USC § 522(d)(4) | 1,000.00 | 1,000.00 |

In re: **Paul Edward Zondlak** **Patricia Jo Zondlak**, Case No. _____
 Debtor (If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|--|---|------------|--------------|----------|--|---------------------------------|
| ACCOUNT NO. 874007693 Ameriquet 505 City Parkway W Orange, CA 92868 | W | First Lien on Residence Residence VALUE \$150,000.00 | | | | 141,000.00 | 0.00 |

0 Continuation sheets attached

Subtotal >
(Total of this page)
Total >
(Use only on last page)

| |
|---------------------|
| \$141,000.00 |
| \$141,000.00 |

(Report total also on Summary of Schedules)

In re Paul Edward Zondlak Debtor Patricia Jo Zondlak, Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation sheets attached

In re Paul Edward Zondlak Debtor, Patricia Jo Zondlak Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR | HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY |
|---|----------|--------------------------------------|---|------------|--------------|----------|--------------------|--------------------------------------|
| ACCOUNT NO. | | | | | | | | |

In re **Paul Edward Zondlak****Patricia Jo Zondlak**

Case No. _____

Debtor

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. | | | | | | 0.00 |
| 75th District Court 301 W. Main St. Midland, MI 48640 | | Notice | | | | |
| ACCOUNT NO. 8266824 | H | | | | | 1,681.00 |
| Arrow Financial Service / Metris 5996 W. Toughy Ave Niles, IL 60714 | | Collection | | | | |
| ACCOUNT NO. | H | | | | | 8,050.67 |
| Asset Acceptance LLC c/o Thomas D. Hocking P.O. Box 2036 Warren, MI 48090 | | 2005 Judgment | | | | |
| ACCOUNT NO. | W | | | | | 2,848.00 |
| Auburn Bean & Grain Co. P.O. Box 87 Auburn, MI 48611 | | 1998 | | | | |
| ACCOUNT NO. ***** 4035 | W | | | | | 0.00 |
| Bankcard Processing Center P.O. Box 650636 Dallas, TX 75265-0636 | | 2000 Credit Card Debt-Notice Purposes | | | | |

9 Continuation sheets attached

Subtotal >

\$12,579.67

Total >

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. | H | | | | | 0.00 |
| Bartow/King Engineers 1616 Tech Dr. Bay City, MI 48706-9792 | | Judgment | | | | |
| ACCOUNT NO. 5291 **** ** 8271 | H | 2000 | | | | 2,019.00 |
| Capital One Bank P.O. Box 85147 Richmond, VA 23285-5147 | | Credit Card Debt | | | | |
| ACCOUNT NO. 4121 **** ** 3852 | W | 2000 | | | | 282.00 |
| Capital One Bank P.O. Box 85147 Richmond, VA 23285-5147 | | Credit Card Debt | | | | |
| ACCOUNT NO. 4121 **** ** 1486 | W | 2000 | | | | 1,243.00 |
| Capital One Bank P.O. Box 85147 Richmond, VA 23285-5147 | | Credit Card Debt | | | | |
| ACCOUNT NO. 4121 **** ** 6549 | H | 2000 | | | | 639.00 |
| Capital One Bank P.O. Box 85147 Richmond, VA 23285-5147 | | Credit Card Debt | | | | |

Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

| |
|-------------------|
| \$4,183.00 |
| |

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. **** 8271 Capital One Services P.O. Box 85015 Richmond, VA 23285-5015 | | 2000 Credit Card Services | | | | 0.00 |
| ACCOUNT NO. CBM Services 300 Rodd St. Suite 20 Midland, MI 48640 | J | Notice | | | | 0.00 |
| ACCOUNT NO. 634028 Central MI Newspapers c/o Credit Bureau System PO Box 445 Mt. Pleasant, MI 48804-0445 | H | Notice | | | | 0.00 |
| ACCOUNT NO. 5449 **** 0114 Direct Merchants Bank PO Box 21550 Tulsa, OK 74121 | | Credit Card Debt | | | | 0.00 |
| ACCOUNT NO. 6011 0005 8401 **** Discover Financial Services P.O. Box 15316 Wilmington, DE 19850 | W | 1987 Notice Purposes | | | | 3,099.00 |

Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

\$3,099.00

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 6011 0005 8401 **** Discover Financial Services P.O. Box 15316 Wilmington, DE 19850 | W | 1987 | | | | 986.00 |
| ACCOUNT NO. 8255 90 923 1186781 Dish Network Dept. 0063 Palatine, IL 60055-0063 | W | 1999 Service | | | | 40.00 |
| ACCOUNT NO. 00-16283-GC Eastside Machine Co. c/o James J. Phillips 916 Washington Ave., Ste. 302 P.O. Box 859 Bay City, MI 48707-0859 | J | 2000 Judgment | | | | 4,315.00 |
| ACCOUNT NO. Ed & Jeannie Zondlak 2303 Bay Mid Line Midland, MI 48640 | J | Personal Loan | | | | 4,500.00 |
| ACCOUNT NO. Grower SVC Corp Freeland Bean & Grain 1000 E. Washington Freeland, MI 48623 | | Judgment | | | | 0.00 |

Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

| |
|-------------------|
| \$9,841.00 |
| |

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 2315177758 6849263 GTE, Inc. c/o C.B. Accounts, Inc. 1101 Main Street, Suite 300 Peoria, IL 61606-1928 | W | 1999 Collection | | | | 46.00 |
| ACCOUNT NO. 2002018309GC Gutter Supplier 7325 Douglas Rd. Lambertville, MI 48144 | H | | | | | 5,619.00 |
| ACCOUNT NO. 2170 Household/Orchard Bank P.O. Box 2036 Warren, MI 48090 | W | 2005 Installment Loan | | | | 790.00 |
| ACCOUNT NO. 5520 3000 9036 **** HSBC NV 1441 Schilling PL Salinas, CA 93901 | W | 2005 Credit Card Debt | | | | 60.00 |
| ACCOUNT NO. Ken Zondlak | J | Notice | | | | 0.00 |

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

| |
|-------------------|
| \$6,515.00 |
| |

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. | | | | | | 0.00 |
| Louis & Cheryl Wirbel 6424 Hemlock Marion, MI 49665 | | Notice | | | | |
| ACCOUNT NO. 5449 xxxx 0114 | H | | | | | 950.00 |
| Metris Companies 16340 N Scottsdale STE 300 Phoenix, AZ 85254 | | Loan | | | | |
| ACCOUNT NO. | | | | | | 0.00 |
| Michael Figliomeni McCurdy & Wotila 120 W. Harris St. Cadillac, MI 49601 | | Notice | | | | |
| ACCOUNT NO. | W | | | | | 0.00 |
| Michigan Aluminum Corp. 3151 10th Street P.O. Box 402 Wayland, MI 49348 | | | | | | |
| ACCOUNT NO. | | | | | | 0.00 |
| Midland Credit Management PO Box 939019 San Diego, CA 92193 | | Notice | | | | |

Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

| |
|-----------------|
| \$950.00 |
| |

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. Various Midland Radiology c/o CBM 300 Rodd Street Midland, MI 48640 | W | Medical Debt | | | | 134.00 |
| ACCOUNT NO. 002S4392524 Midland Radiology P.O. Box 6398 Saginaw, MI 48608 | W | 2004 Medical Debt | | | | 40.00 |
| ACCOUNT NO. Mid-Mich Med Cntr-Midland ATTN: Patient Accounting 4005 Orchard Drive Midland, MI 48670 | | 2003-2004 Several medical debts | | | | 700.00 |
| ACCOUNT NO. Various Mid-Michigan Regional Medical Center c/o CBM 300 Rodd Street Midland, MI 48640 | W | 2002 Medical Debt | | | | 1,942.00 |
| ACCOUNT NO. Mid-Michigan Regional Medical Center c/o James J. Phillips 302 Davidson Bldg P.O. Box 859 Bay City, MI 0859 | W | Notice Purposes | | | | 0.00 |

Sheet no. 6 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

| |
|-------------------|
| \$2,816.00 |
| |

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 2000015832-GC MRRMC 4005 Orchard Drive Midland, MI 48640 | W | 2000 Judgment | | | | 1,048.00 |
| ACCOUNT NO. 95-2146-CV-6 Modern Window Corp. c/o Thomas W. Annelin 314 Munson Ave. Traverse City, MI 49686 | H | 199920 Judgment | | | | 0.00 |
| ACCOUNT NO. 4296815 Nextel Communications c/o Risk Management ALT P.O. Box 105062 Atlanta, GA 30348 | W | | | | | 2,067.00 |
| ACCOUNT NO. 131233519 Nextel Communications, Inc. P.O. Box 4191 Carol Stream, IL 60197-4191 | W | 2005 | | | | 1,564.00 |
| ACCOUNT NO. Nicholas Ladney 629 Shrewsbury drive Clarkston, MI 48348 | | Roof | | | | 30,000.00 |

Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

\$34,679.00

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. 5440 **** ** 4035 Orchard Bankcard Services P.O. Box 19360 Portland, OR 97280 | W | 2000 Credit Card Debt | | | | 459.00 |
| ACCOUNT NO. 4479 4505 **** 0054 Providian P.O. Box 9016 Pleasanton, CA 94566 | | 1999 Credit Card | | | | 715.00 |
| ACCOUNT NO. Providian Bank c/o Midland Credit Mgmt. P.O. Box 939019 San Diego, CA 92193 | W | Credit Card Debt | | | | 1,532.00 |
| ACCOUNT NO. Providian Payment Processing P.O. Box 371444 Pittsburgh, PA 15250-7444 | | Notice Purposes | | | | 0.00 |
| ACCOUNT NO. 4254 4904 0135 9177 Providian Visa Card P.O. Box 9539 Manchester, NH 03108-9539 | W | 2000 Credit Card Debt | | | | 1,111.00 |

Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

| |
|-------------------|
| \$3,817.00 |
| |

In re **Paul Edward Zondlak** **Patricia Jo Zondlak** Case No. _____
Debtor (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.) | CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|---|------------|--------------|----------|--------------------|
| ACCOUNT NO. | H | | | | | 135.00 |
| Ted's Home Lawn Equipment c/o CBM 300 Rodd St. Midland, MI 48640 | | | | | | |
| ACCOUNT NO. 3000025547SC | H | | | | | 2,000.00 |
| Thomas Kullgren 1305 Dilloway Midland, MI 48640 | | Judgment | | | | |
| ACCOUNT NO. 034406844 | | | | | | 515.00 |
| U of M Hospitals & Health Centers P.O. Box 77000 Detroit, MI 48277-0914 | | 2004 Medical Debt | | | | |
| ACCOUNT NO. | | | | | | 0.00 |
| UMHS Dept. 77410 P.O. Box 77000 Detroit, MI 48277-0410 | | Notice Purposes | | | | |
| ACCOUNT NO. 034406844 | | | | | | 0.00 |
| University of Michigan Health Syste P.O. Box 2378 Ann Arbor, MI 48106-2378 | | 2004 Medical Debt-Notice Purposes | | | | |

Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

| |
|--------------------|
| \$2,650.00 |
| \$81,129.67 |

(Report also on Summary of Schedules)

In re: Paul Edward Zondlak Patricia Jo Zondlak Case No. _____
Debtor (If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☐ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| Norma & Bill Parker 291 W. M-61 Gladwin, MI 48624 | Purchase of Business Building on Land Contract |

In re: Paul Edward Zondlak Patricia Jo Zondlak , Case No. _____
Debtor (If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|------------------------------|------------------------------|

In re **Paul Edward Zondlak** **Patricia Jo Zondlak**, Case No. _____
Debtor (If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

| | | |
|---|--|------------------|
| Debtor's Marital Status: Married/Separated | DEPENDENTS OF DEBTOR AND SPOUSE | |
| | RELATIONSHIP Son | AGE 15 |
| Employment: | DEBTOR | SPOUSE |
| Occupation | Self-Employed | Homemaker |
| Name of Employer | Gutter Wizards, Inc. | |
| How long employed | | |
| Address of Employer | 1660 S. M-30 P.O. Box 734 Gladwin, MI 48624 | |

| | DEBTOR | SPOUSE |
|--|---------------------------|---------------------------|
| Income: (Estimate of average monthly income) | | |
| Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) | \$ <u>2,800.00</u> | \$ <u>2,800.00</u> |
| Estimated monthly overtime | \$ <u>0.00</u> | \$ <u>0.00</u> |
| SUBTOTAL | \$ <u>2,800.00</u> | \$ <u>2,800.00</u> |
| LESS PAYROLL DEDUCTIONS | | |
| a. Payroll taxes and social security | \$ <u>0.00</u> | \$ <u>0.00</u> |
| b. Insurance | \$ <u>0.00</u> | \$ <u>0.00</u> |
| c. Union dues | \$ <u>0.00</u> | \$ <u>0.00</u> |
| d. Other (Specify) Child Support | \$ <u>2,517.00</u> | \$ <u>0.00</u> |
| SUBTOTAL OF PAYROLL DEDUCTIONS | \$ <u>2,517.00</u> | \$ <u>0.00</u> |
| TOTAL NET MONTHLY TAKE HOME PAY | \$ <u>283.00</u> | \$ <u>2,800.00</u> |
| Regular income from operation of business or profession or farm (attach detailed statement) | \$ <u>0.00</u> | \$ <u>0.00</u> |
| Income from real property | \$ <u>0.00</u> | \$ <u>690.00</u> |
| Interest and dividends | \$ <u>0.00</u> | \$ <u>0.00</u> |
| Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. | \$ <u>0.00</u> | \$ <u>2,517.00</u> |
| Social security or other government assistance (Specify) _____ | \$ <u>0.00</u> | \$ <u>0.00</u> |
| Pension or retirement income | \$ <u>0.00</u> | \$ <u>0.00</u> |
| Other monthly income (Specify) _____ | \$ <u>0.00</u> | \$ <u>0.00</u> |
| TOTAL MONTHLY INCOME | \$ <u>283.00</u> | \$ <u>6,007.00</u> |
| TOTAL COMBINED MONTHLY INCOME <u>\$ 6,290.00</u> (Report also on Summary of Schedules) | | |
| Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: NONE | | |

In re **Paul Edward Zondlak**

Patricia Jo Zondlak

Case No. _____

Debtor

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

| | | | |
|---|-----------------------|----|-----------------|
| Rent or home mortgage payment (include lot rented for mobile home) | | \$ | <u>1,047.00</u> |
| Are real estate taxes included? | Yes _____ No <u>✓</u> | | |
| Is property insurance included? | Yes _____ No <u>✓</u> | | |
| Utilities Electricity and heating fuel | | \$ | <u>425.00</u> |
| Water and sewer | | \$ | <u>0.00</u> |
| Telephone | | \$ | <u>127.00</u> |
| Other _____ | | \$ | <u>0.00</u> |
| Home maintenance (repairs and upkeep) | | \$ | <u>200.00</u> |
| Food | | \$ | <u>500.00</u> |
| Clothing | | \$ | <u>300.00</u> |
| Laundry and dry cleaning | | \$ | <u>100.00</u> |
| Medical and dental expenses | | \$ | <u>380.00</u> |
| Transportation (not including car payments) | | \$ | <u>600.00</u> |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$ | <u>200.00</u> |
| Charitable contributions | | \$ | <u>200.00</u> |
| Insurance (not deducted from wages or included in home mortgage payments) | | | |
| Homeowner's or renter's | | \$ | <u>124.00</u> |
| Life | | \$ | <u>0.00</u> |
| Health | | \$ | <u>902.00</u> |
| Auto | | \$ | <u>105.00</u> |
| Other _____ | | \$ | <u>0.00</u> |
| Taxes (not deducted from wages or included in home mortgage payments) | | | |
| (Specify) Real Property Taxes | | \$ | <u>0.00</u> |
| Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) | | | |
| Auto | | \$ | <u>0.00</u> |
| Other Son's School Tuition | | \$ | <u>500.00</u> |
| Alimony, maintenance or support paid to others | | \$ | <u>0.00</u> |
| Payments for support of additional dependents not living at your home | | \$ | <u>0.00</u> |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | | \$ | <u>810.00</u> |
| Other Counseling | | \$ | <u>340.00</u> |
| Lessons | | \$ | <u>160.00</u> |

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 7,020.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

| | | |
|---|----|-------|
| A. Total projected monthly income | \$ | _____ |
| B. Total projected monthly expenses | \$ | _____ |
| C. Excess income (A minus B) | \$ | _____ |
| D. Total amount to be paid into plan each _____ | \$ | _____ |
| (interval) | | |

In re: **Paul Edward Zondlak**
Debtor

Patricia Jo Zondlak

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23
(Total shown on summary page plus 1.)
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **10/13/2005**

Signature: **s/ Paul Edward Zondlak**
Paul Edward Zondlak

Date: **10/13/2005**

Signature: **s/ Patricia Jo Zondlak**
Patricia Jo Zondlak

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

In re: **Paul Edward Zondlak**
9166

Patricia Jo Zondlak
8893

Case No. _____
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE | FISCAL YEAR PERIOD |
|------------------|-------------------------------|--------------------|
| 20,225.00 | Gutter Wizards-Wife | 2005 YTD |
| 18,825.00 | Gutter Wizards-Husband | 2005 YTD |

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE | FISCAL YEAR PERIOD |
|--------|-----------------------------------|--------------------|
| | Leased Building in Gladwin | |

3. Payments to creditors

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------|-------------|--------------------|
|------------------------------|-------------------|-------------|--------------------|

All payments in ordinary course

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|--|----------------------|-------------|-----------------------|
|--|----------------------|-------------|-----------------------|

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT PAID

AMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



| NAME AND ADDRESS OF CUSTODIAN | NAME AND ADDRESS OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|----------------------------------|---|------------------|---|
|----------------------------------|---|------------------|---|

7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------------|-----------------|-------------------------------------|
|--|--------------------------------------|-----------------|-------------------------------------|

8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|---|--|-----------------|
|---|--|-----------------|

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|------------------------------|---|--|
| Randall Frank | | \$1,500.00 |

10. Other transfers

None



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------|--|
|---|------|--|

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

Gutter Wizards, Inc.

May 2005

\$6,000 worth of vehicles

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|------------------------------------|--|--|
|------------------------------------|--|--|

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|--|---|-------------------------------|---|
|--|---|-------------------------------|---|

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|-------------------|---------------------|
|------------------------------|-------------------|---------------------|

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|------------------------------|--------------------------------------|----------------------|
|------------------------------|--------------------------------------|----------------------|

15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND
ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND
ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

| NAME | TAXPAYER I.D. NUMBER | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING DATES |
|------|-------------------------|---------|--------------------|-------------------------------|
|------|-------------------------|---------|--------------------|-------------------------------|

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



| NAME | ADDRESS |
|------|---------|
|------|---------|

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/13/2005

Signature of Debtor s/ Paul Edward Zondlak
Paul Edward Zondlak

Date 10/13/2005

Signature of Joint Debtor s/ Patricia Jo Zondlak
Patricia Jo Zondlak

**UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan**

In re: **Paul Edward Zondlak**

Case No.

Patricia Jo Zondlak

Chapter **7**

Hon. **Walter Shapero**

Debtor(s).

**STATEMENT OF ATTORNEY FOR DEBTOR(S)
PURSUANT TO F.R. BANKR. P. 2016(b)**

The undersigned, pursuant to F.R. Bankr. P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.
2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

[X] FLAT FEE

- | | |
|---|--------------------------|
| A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid | <u>\$1,500.00</u> |
| B. Prior to filing this statement, received | <u>\$1,500.00</u> |
| C. The unpaid balance due and payable is | <u>\$0.00</u> |

[] RETAINER

- | | |
|--|----------------------|
| A. Amount of retainer received | <u>\$0.00</u> |
| B. The undersigned shall bill against the retainer at an hourly rate of <u>\$0.00</u> . [Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer. | |

3. **\$209.00** of the filing fee has been paid.
4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
[Cross out any that do not apply.]
 - A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - D. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - E. ~~Reaffirmations;~~
 - F. ~~Redemptions;~~
 - G. ~~Other;~~

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

6. The source of payments to the undersigned was from:

A. **X** Debtor(s)' earnings, wages, compensation for services performed

B. Other (describe, including the identity of payor)

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: **10/13/2005**

 /s/ Randall L. Frank
Attorney for the Debtor(s)

Agreed: **s/ Paul Edward Zondlak**
Debtor

 s/ Patricia Jo Zondlak
Debtor

UNITED STATES BANKRUPTCY COURT
Eastern District of Michigan

In re: **Paul Edward Zondlak**
9166

Patricia Jo Zondlak
8893

Case No. _____
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
 - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

None

- b. *Property To Be Retained.*

[Check any applicable statement.]

| Description of Property | Creditor's Name | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) | Other |
|-------------------------|-------------------|-------------------------------|---|--|-------|
| 1. Residence | Ameriquest | | | X | |

Date: **10/13/2005**

s/ Paul Edward Zondlak
Signature of Debtor

Date: **10/13/2005**

s/ Patricia Jo Zondlak
Signature of Joint Debtor

Central MI Newspapers
c/o Credit Bureau System
PO Box 445
Mt. Pleasant, MI 48804-0445

Providian
P.O. Box 9016
Pleasanton, CA 94566

75th District Court
301 W. Main St.
Midland, MI 48640

Ameriquet
505 City Parkway W
Orange, CA 92868

Arrow Financial Service / Metris
5996 W. Toughy Ave
Niles, IL 60714

Asset Acceptance LLC
c/o Thomas D. Hocking
P.O. Box 2036
Warren, MI 48090

Attorney General
Law Building
525 W. Ottawa
Lansing, MI 48913

Auburn Bean & Grain Co.
P.O. Box 87
Auburn, MI 48611

Bankcard Processing Center
P.O. Box 650636
Dallas, TX 75265-0636

Bartow/King Engineers
1616 Tech Dr.
Bay City, MI 48706-9792

BW & UC Tax Office
3024 W. Grand Blvd.
Suite 11-500
Detroit, MI 48202

Capital One Bank
P.O. Box 85147
Richmond, VA 23285-5147

Capital One Services
P.O. Box 85015
Richmond, VA 23285-5015

CBM Services
300 Rodd St.
Suite 20
Midland, MI 48640

Dep. Justice - Tax Division
PO Box 55
Ben Franklin Station
Washington, DC 20044

Direct Merchants Bank
PO Box 21550
Tulsa, OK 74121

Discover Financial Services
P.O. Box 15316
Wilmington, DE 19850

Dish Network
Dept. 0063
Palatine, IL 60055-0063

Eastside Machine Co.
c/o James J. Phillips
916 Washington Ave., Ste. 302
P.O. Box 859
Bay City, MI 48707-0859

Ed & Jeannie Zondlak
2303 Bay Mid Line
Midland, MI 48640

Education Department
Debt. Coll. Services
San Francisco Service Center
50 U. N. Plaza, Room 224
San Francisco, CA 94102

Education Dept.
PO Box 1920
St. Paul, MN 55101-0920

Experian
955 American Lane
Schaumburg, IL 60173

Grower SVC Corp
Freeland Bean & Grain
1000 E. Washington
Freeland, MI 48623

GTE, Inc.
c/o C.B. Accounts, Inc.
1101 Main Street, Suite 300
Peoria, IL 61606-1928

Metris Companies
16340 N Scottsdale STE 300
Phoenix, AZ 85254

Gutter Supplier
7325 Douglas Rd.
Lambertville, MI 48144

Household/Orchard Bank
P.O. Box 2036
Warren, MI 48090

HSBC NV
1441 Schilling PL
Salinas, CA 93901

Internal Revenue Service
SBSE / Insolvency Unit
PO Box 330500, Stop 15
Detroit, MI 48232-6500

Internal Revenue Service
Cincinnati, OH 45999

Ken Zondlak

Louis & Cheryl Wirbel
6424 Hemlock
Marion, MI 49665

MESA
7310 Woodward Ave.
Detroit, MI 48202

Michael Figliomeni
McCurdy & Wotila
120 W. Harris St.
Cadillac, MI 49601

Michigan Aluminum Corp.
3151 10th Street
P.O. Box 402
Wayland, MI 49348

Michigan Dept. Treasury
Treasury Building
Lansing, MI 48922

Midland Credit Management
PO Box 939019
San Diego, CA 92193

Midland Radiology
P.O. Box 6398
Saginaw, MI 48608

Midland Radiology
c/o CBM
300 Rodd Street
Midland, MI 48640

Mid-Mich Med Cntr-Midland
ATTN: Patient Accounting
4005 Orchard Drive
Midland, MI 48670

Mid-Michigan Regional Medical Cente
c/o James J. Phillips
302 Davidson Bldg
P.O. Box 859
Bay City, MI 0859

Mid-Michigan Regional Medical Cente
c/o CBM
300 Rodd Street
Midland, MI 48640

MMRMC
4005 Orchard Drive
Midland, MI 48640

Modern Window Corp.
c/o Thomas W. Annelin
314 Munson Ave.
Traverse City, MI 49686

Nextel Communications
c/o Risk Management ALT
P.O. Box 105062
Atlanta, GA 30348

Nextel Communications, Inc.
P.O. Box 4191
Carol Stream, IL 60197-4191

Nicholas Ladney
629 Shrewsbury drive
Clarkston, MI 48348

Norma & Bill Parker
291 W. M-61
Gladwin, MI 48624

Orchard Bankcard Services
P.O. Box 19360
Portland, OR 97280

Providian Bank
c/o Midland Credit Mgmt.
P.O. Box 939019
San Diego, CA 92193

Providian Payment Processing
P.O. Box 371444
Pittsburgh, PA 15250-7444

Providian Visa Card
P.O. Box 9539
Manchester, NH 03108-9539

Ted's Home Lawn Equipment
c/o CBM
300 Rodd St.
Midland, MI 48640

Thomas Kullgren
1305 Dilloway
Midland, MI 48640

Trans Union Corp.
PO Box 2000
Chester, PA 19022

U of M Hospitals & Health Centers
P.O. Box 77000
Detroit, MI 48277-0914

UMHS Dept. 77410
P.O. Box 77000
Detroit, MI 48277-0410

University of Michigan Health Syste
P.O. Box 2378
Ann Arbor, MI 48106-2378

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Washington, DC 20530

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